7. (currently amended) A computer-based risk management method for asymmetrically accounting an assessment in a stable value investment product, comprising:

adjusting an assessment, by a computer, by a ratio of stable value of said stable value investment product to estimated market value of said stable value investment product to provide an adjusted assessment;

in a computer, applying said assessment to said estimated market value at the level of an individual insured<u>, wherein said estimated market value at the level of an individual insured is the market value of said stable value investment product divided by the stable value of said individual insured</u>; and

applying said adjusted assessment to said stable value at the level of an individual insured, wherein the level of put exposure following application of the assessment is unchanged relative to the level of put exposure prior to the application of the assessment.